EXHIBIT

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SUBSTITUTION OF TRUSTEE

THIS SUBSTITUTION OF TRUSTEE(S), made this 8th, day of October, 2008 provides: Grantor (whether one or more): JOHN K. GOODROW; Original Trustee(s); LARRY RICE AND MICHELLE SLATTERY; Noteholder FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION (Grantor); Substitute Trustee(s): JOHNIE R. MUNCY AND F & M SERVICES, LC, A VIRGINIA LIMITED LIABILITY COMPANY, all of 1601 Rolling Hills Drive, Suite 125, Richmond Virginia 23229 (City of Richmond), any of whom may act. For the purposes of indexing, the Original Trustee(s) and the Substitute Trustee(s) are grantees.

RECITALS

- 1. By Deed of Trust dated October 26, 2005 and recorded in the Clerk's Office for the Circuit Court of Fairfax County in Deed Book / Instrument # 17908 at Page 0109 (the "Deed of Trust"), the Grantor conveyed a certain parcel of land known as: 7150 Strawn Court, Alexandria, VA 22306-3523 to the Original Trustee(s) to secure the payment of a note made by the Grantor in the original principal amount of \$292,000.00 (the "Note") payable to the Noteholder; and
- 2. The Deed of Trust provided that the holder of the Note secured by the Deed of Trust shall have the power to appoint substitute trustee(s) for any reason whatsoever by executing and acknowledging a document appointing substitute trustee(s); and
- 3. The Noteholder is the owner and holder of the Note secured by the Deed of Trust and is desirous of exercising the power of substitution granted the Noteholder in the Deed of Trust.

NOW, THEREFORE, in the exercise of the said power of substitution, the Noteholder does hereby substitute Johnie R. Muncy and F & M Services, LC, A Virginia Limited Liability Company, all of the the City of Richmond, any of whom may act, as trustees for and in the place of the Original Trustee(s), and any Substitute trustee(s) appointed prior hereto, to have all powers, authority and discretion granted by the Deed of Trust to the Original Trustee(s).

The Original trustee(s) and any substitute trustee(s) appointed prior hereto are hereby removed.

parcel # 092.4-04-0200

Grantee: MUNCY, JOHN R Instrument: 2008032730.010 # of Pages: 3

Recorded in FAIRFAX CIRCUIT COURT

Grantor: GOODROW, JOHN K
DateTime: 11/10/2008 13:48:02
BOOK/Page: 20172/11/1
Recorded in FAIRFAX CIRCIII

prepailed by LAW OFFICES

FRIEDMAN &
MACFADYEN, P.A.
1601 Rolling Hills Drive, Suite 125

RICHMOND, VA 23229 -----(804)288 0088



Return To: Colonial Title & Abstracting Services, Inc. 2909 River Road West Goognland, VA 23063 In all other respects the Note and Deed of Trust shall be and remain the same.

WITNESS the following duly authorized signature and seal as of the day, month, and year first above written.

NOTEHOLDER

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION

Name: Marcia Williams

Title: Assistant Vice President

LAW OFFICES FRIEDMAN & MACFADYEN, P.A. (60) Rolling Hills Drive, Suite 125 RICHMOND, VA 23229

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